

**UNITED STATES BANKRUPTCY COURT
WAW-WESTERN DISTRICT OF WASHINGTON**

In re:

Theresa M. Floyd

Debtor(s)

Case No. 12-21711-TWD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

K. Michael Fitzgerald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/22/2012.
- 2) The plan was confirmed on 05/11/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/26/2013, 05/27/2014.
- 5) The case was completed on 04/07/2015.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$131,600.00.
- 10) Amount of unsecured claims discharged without payment: \$3,031.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$499,627.97
Less amount refunded to debtor	\$257,313.95

NET RECEIPTS: **\$242,314.02**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$12,304.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$11,132.84
Other	\$1,250.00

TOTAL EXPENSES OF ADMINISTRATION: **\$24,686.84**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United States Trustee	Unsecured	0.00	NA	NA	0.00	0.00
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
Afni	Unsecured	0.00	NA	NA	0.00	0.00
ALLIANCEONE	Unsecured	0.00	NA	NA	0.00	0.00
Avis	Secured	NA	NA	NA	0.00	0.00
Centurion Capital Corp	Unsecured	0.00	NA	NA	0.00	0.00
Elan Financial Service	Unsecured	0.00	NA	NA	0.00	0.00
EverBank Reverse Mortgage LLC	Unsecured	0.00	NA	NA	0.00	0.00
EverBank Reverse Mortgage LLC	Unsecured	NA	NA	NA	0.00	0.00
EverBank Reverse Mortgage LLC	Unsecured	NA	NA	NA	0.00	0.00
EverBank Reverse Mortgage LLC	Unsecured	NA	NA	NA	0.00	0.00
EverBank Reverse Mortgage LLC PO Box	Unsecured	NA	NA	NA	0.00	0.00
Fidelity National Title	Unsecured	NA	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	NA	NA	0.00	0.00
Internal Revenue Service	Priority	49,300.49	0.00	62,088.98	62,088.98	0.00
Internal Revenue Service	Unsecured	0.00	0.00	38,597.37	38,597.37	0.00
K Michael Fitzgerald	Unsecured	NA	NA	NA	0.00	0.00
KING CO OFF OF FINANCE	Priority	0.00	0.00	0.00	0.00	0.00
KING CO OFF OF FINANCE	Secured	14,604.97	0.00	5,803.99	5,803.99	0.00
KING CO OFF OF FINANCE	Secured	0.00	0.00	9,396.74	9,396.74	0.00
KING CO OFF OF FINANCE	Secured	0.00	0.00	16,520.32	16,520.32	0.00
KING CO OFF OF FINANCE	Unsecured	0.00	0.00	0.00	0.00	0.00
Metlife Bank, NA	Unsecured	0.00	NA	NA	0.00	0.00
Metlife Bank, NA	Secured	NA	0.00	11,697.32	11,697.32	0.00
Metlife Bank, NA	Secured	70,000.00	72,344.05	72,344.05	72,344.05	0.00
Metlife Bank, NA	Unsecured	NA	954,369.65	0.00	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	0.00	NA	NA	0.00	0.00
Nordstrom	Unsecured	3,031.00	NA	NA	0.00	0.00
PITE DUNCAN LLP	OTHER	0.00	NA	NA	0.00	0.00
Regional Trustee Services Corporation	Unsecured	NA	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	NA	0.00	393.10	393.10	1.20

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Resurgent Capital Services	Unsecured	NA	0.00	256.95	256.95	0.87
Theresa M Floyd	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO SERVICING CENTER	Unsecured	NA	0.00	524.77	524.77	1.52

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$84,041.37	\$84,041.37	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$31,721.05	\$31,721.05	\$0.00
TOTAL SECURED:	\$115,762.42	\$115,762.42	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$62,088.98	\$62,088.98	\$0.00
TOTAL PRIORITY:	\$62,088.98	\$62,088.98	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,772.19	\$39,772.19	\$3.59

Disbursements:

Expenses of Administration	<u>\$24,686.84</u>
Disbursements to Creditors	<u>\$217,627.18</u>
TOTAL DISBURSEMENTS :	<u>\$242,314.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/06/2015

By: /s/ K. Michael Fitzgerald

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.